

CT UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS

Ft. Worth Division

FILED
NORTHERN DIST. OF TX.
FT. WORTH DIVISION

2009 DEC 31 AM 11:49

CLERK OF COURT

DAVID LEE JAMES

Plaintiff

v. J B Black AKA James Black James, Individually
 1st John L. Loomis & Associates, PC, Lawrence, Individually
 1st Alliance Mortgage LLC DBA ALLIANCE Funding LLC, Jill
 Gallagher, Kroll Factual Data Inc and Does 1-10
 Defendant

4-09 CV-776-Y

Civil Action No.

COMPLAINT

See
 Attachment

Date 12-30-2009
 Signature David Lee James
 Print Name DAVID LEE JAMES
 Address 6735 meadowcrest Dr. A
 City, State, Zip Arlington Tx. 76002
 Telephone 817-874-1438

David L James
6735 Meadowcrest Dr.
Arlington, TX 76002

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF TEXAS (Fort Worth)

DAVID LEE JAMES,)
Plaintiff,)
vs.)
J B Black aka James Black/James)
B Black Individually, John L.)
Loomis & Associates, PC,)
Laurenzo, Individually, 1st)
Alliance Mortgage LLC DBA)
Alliance Funding LLC, Jill)
Gallagher, Kroll Factual Data)
Inc and Does 1-10. Defendant)
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Case No.:
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**FAIR CREDIT REPORTING ACT,
TEXAS FINANCE CODE & TEXAS
BUSINESS AND COMMERCE CODE
COMPLAINT**

Plaintiff David Lee James brings this action against all known and unknown defendants under the Fair Credit Reporting Act; Texas Finance Code; Texas Penal Code; Business and Commerce Code; The true names and capacities, whether individual, corporate, associate, or otherwise of defendants named herein as Does 1 through 10, inclusive, are unknown to plaintiff who therefore sues these defendants by such fictitious names.

Plaintiff will amend this Complaint to show the true names and capacities of these defendants when the same have been ascertained.

Plaintiff is informed and believes that each fictitiously named defendant is responsible in law and in fact for the obligations alleged herein.

1 Plaintiff is informed and believes and thereon alleges that
2 at all relevant times each of the defendants was acting within
3 the scope and course of his or her agency and employment and
4 seeks damages to included but not limited to Punitive Damages,
5 Injunctive Relief, Lifting of veil of Corporation; any and all
6 damages afforded Plaintiff under Federal, Commerce, State and
7 Local laws.

8

9 **BACKGROUND**

10

11 On or about August 13, 2009 I entered into an agreement
12 with an individual named J B Black aka James Black/James B
13 Black. J B Black represented to me that he owned and operated a
14 Credit Service Organization (CSO) named John L. Loomis, PC and
15 that he had the knowledge and skills to get my credit scores
16 above 700 and, if necessary, his company would file a lawsuit on
17 my behalf and represent my interest. [See Exhibit A (CLEINT
18 AUTHORIZATION FORM)].

19 J B Black told me that his services would cost me Two
20 Thousand \$2,000.00 (USD) Dollars. However, J B Black agreed to
21 accept \$1,000.00 dollars, 50% up front and the remaining payment
22 when he successfully got my credit scores above 700. I paid J B
23 Black the agreed amount \$1,000.00 up front to commence services.
24 See Exhibit B. (Copy Check#108 date 8/13/09) After J B Black
25 confirmed receipt of the \$1,000.00, J B Black subsequently faxed
26 to me several documents including an 8 page document titled
27 "**Kroll Factual Data BUREAU**". [See Exhibit C. (Kroll Factual Data
28 BUREAU)]. After reviewing this document I had received via fax
29 from J B Black, I observed at page 7 of this document it was
30 titled "**Notice To Home Loan Applicant**". It also contained
31 identifying information with respect to "**1ST ALLIANCE MORTGAGE,**
32 **LLC-LAURENZO**"; "**Report ID: A4406BX00137074**". It should be noted

1 that I have never applied for nor have I filled out any
2 application for a mortgage or home loan with a company called 1st
3 Alliance Mortgage! Also, I have never authorized said company to
4 pull and/or review my personal credit information. Therefore, I
5 do believe 1st Alliance Mortgage requested and obtained my credit
6 report from Kroll Factual Data Inc without my consent or
7 authorization.

8 I immediately phoned J B Black and left voice message
9 regarding the faxed documents he forwarded to me. I got no
10 response. After several minuets passed, I again made an attempt
11 to reach J B Black but to no avail, I again got a voice response
12 message. I have made repeated attempts to make contact with J B
13 Black from August 14 - 19, 2009 again my efforts were fruitless.

14 On or about September 15, 2009 I received a written
15 questionnaire from the Magistrate Judge of the United States
16 District Court for the Northern District of Texas-Dallas.
17 Alarmed and not knowing how to accurately respond to the Courts
18 Questionnaire, I again made attempts to contact J B Black via
19 telephone number 281-806-4476 but to no avail. I again left
20 messages informing of my receipt of documents from the Court and
21 for a return call and again my efforts bear no fruit. I then
22 began to feel I had been duped and defrauded.

23 I, however, being undeterred by my unfortunate
24 circumstances and in effort to see to it that no other consumer
25 experience a similar faith, has thus far over spent over
26 \$10,000.00 dollars in cost to mitigate my losses and pursue my
27 rights under the Fair Credit Reporting Act, Texas Administrative
28 and Finance Code, 15 U.S.C. and other related laws statutes and
29 regulations.

30 This costly and tireless mitigating efforts has revealed
31 that John L. Loomis & Associates, PC is in fact a Michigan
32 corporation [See Exhibit D. (Franchise Tax Certification of

1 Account Status)] and is not registered to do business in the
2 State of Texas and which defendant J B Black aka James Black or
3 James B Black may have acquired and/or become affiliated with
4 through illegal and/or suspect means. I have discovered that 1st
5 Alliance Mortgage LLC/DBA Alliance Funding LLC is a Delaware
6 corporation and is properly registered to do business in the
7 State of Texas. [See Exhibit E. (Franchise Tax Certification of
8 Account Status)] I have discovered that Kroll Factual Data, Inc
9 is a Colorado corporation and is properly registered to do
10 business in the State of Texas. [See Exhibit F. (Franchise Tax
11 Certification of Account Status)]

12 Also, the agreement I entered into with J B Black took
13 place in the State of Texas and in fact J B Black has at all
14 times resided in the State of Texas (Houston).

15

16 **PARTIES**

17

18 I. Plaintiff, David Lee James, Pro se is a "Consumer" as
19 defined by FCRA 1681(a). A "Consumer" as defined by Texas Finance
20 Code 393.001(1); a "consumer" as defined by the Business and
21 Commerce Code Chapter 17, Subchapter E Section 1745. (3) (4)

22 II. Upon information and belief, Defendant J B BLACK AKA
23 JAMES BLACK/JAMES B BLACK is a "person" as defined by FCRA
24 1681(a), a Credit services organization as defined by Texas
25 Finance Code 393.001(3); a "consumer" as defined by the
26 Business and Commerce Code Chapter 17, Subchapter E Section
27 1745. (3) (4)

28 III. Upon information and belief, Defendant John L Loomis &
29 Associates, PC is a "person" as defined by FCRA 1681(a), a
30 Credit services organization as defined by Texas Finance
31 Code 393.001(3); a "consumer" as defined by the Business

1 and Commerce Code Chapter 17, Subchapter E Section
2 1745. (3) (4)

3 IV. Upon information and belief, 1ST Alliance Mortgage
4 LLC/DBA Alliance Funding LLC is both a "person" as defined
5 by FCRA 1681(a), is a furnisher of information as
6 contemplated by FCRA 1681s-2(a) (b); who regularly and in
7 the ordinary course of business furnishes information to
8 one or more consumer reporting agencies about consumer
9 transactions or experience with any consumer; a reseller as
10 defined by FCRA 1681a(u) a "consumer" as defined by the
11 Business and Commerce Code Chapter 17, Subchapter E Section
12 1745. (3) (4)

13 V. Upon information and belief, Defendant, Kroll Factual
14 Data Inc is a "person" as defined by FCRA 1681(a); a
15 reseller as defined by FCRA 1681a(u) and is a furnisher of
16 information as contemplated by FCRA 1681s-2(a) (b);

17 VI. Upon information and belief, Defendant, Jill
18 Gallagher, is a "person" as defined by FCRA 1681(a) a
19 reseller as defined by FCRA 1681a(u) and is a furnisher of
20 information as contemplated by FCRA 1681s-2(a) (b); who regularly
21 and in the ordinary course of business furnishes
22 information to one or more consumer reporting agencies
23 about consumer transactions or experience with any
24 consumer. a "consumer" as defined by the Business and
25 Commerce Code Chapter 17, Subchapter E Section 1745. (3) (4)

26
27 VII. Upon information and belief, Laurenzo is a "person" as
28 defined by FCRA 1681(a); a Credit services organization as
29 defined by Texas Finance Code 393.001(3); a "consumer" as
30 defined by the Business and Commerce Code Chapter 17,
31 Subchapter E Section 1745. (3) (4)

VIII. Plaintiff avers/contends and hereon alleges that the agreement upon which this action is based was made on or about August 13, 2009 and was to be performed by J B Black of John L Loomis & Associates, PC. Plaintiff relied on the false and misleading representation by J B Black that he or his company was License and Bonded Credit Service Organization and that they would be able to repair my credit and increase my credit score above 700.

IX. However, on or about September 2009 and much to my chagrin, I became aware of the deception, fraud and breach of agreement by defendant J B Black and John L. Loomis & Associates, PC. Plaintiff believes his cause of actions are based on the following:

1. Defendant J B Black was at no time during the contractual agreement with Plaintiff a registered credit services organization as required by Texas Finance Code 393.101
2. Defendant John L. Loomis & Associates, PC was at no time during the contractual agreement with Plaintiff a registered credit services organization as required by Texas Finance Code 393.101.
3. Defendant J B Black never provided Plaintiff with the required documents per Texas Finance Code 393.105; before executing the contract with Plaintiff nor after receiving valuable consideration from Plaintiff.
4. Defendant Laurenzo was at no time during the contractual agreement with Plaintiff a registered credit services organization as required by Texas Finance Code 393.101
5. Defendant Laurenzo never provided Plaintiff with the required documents per Texas Finance Code 393.105; before executing the contract with Plaintiff nor after receiving valuable consideration from Plaintiff.

1 6. Defendant J B Black made and used false and misleading
2 representation to Plaintiff about his persons, company, and
3 qualification in the sale of his services in violation Texas
4 Finance Code 393.304; and engaged in fraudulent and deceptive
5 act, practices or course of business in violation of Texas
6 Finance Code 393.305 as evident by the notification from the
7 Magistrate Judge for the Northern District of Texas-Dallas
8 that his Fair Credit Reporting Act "FCRA"/Fair Debt
9 Collections Practices Act "FDCPA" Complaint was erroneously
10 filed in the wrong venue.

11 7. On or about Aug 13, 2009 Defendant J B Black willfully and
12 negligently obtain Plaintiff's credit report without
13 Plaintiff's permission in violation of FCRA 604 and Sections
14 1681b (a) (3) (F) as evident by the Kroll Factual Data Report
15 dated 8/13/09.

16 8. On or about Aug 13, 2009 Defendant Kroll Factual Data
17 willfully and negligently obtain Plaintiff's credit report
18 without Plaintiff's permission in violation of FCRA 604 and
19 Sections 1681b (a) (3) (F) as evident by the Kroll Factual Data
20 **"Report ID: A4406BX00137074"** dated 8/13/09.

21 9. On or about Aug 13, 2009 Defendant 1st Alliance Mortgage LLC
22 willfully and negligently obtain Plaintiff's credit report
23 without Plaintiff's permission in violation of FCRA 604 and
24 Sections 1681b (a) (3) (F) as evident by the Kroll Factual Data
25 **"Report ID: A4406BX00137074"** dated 8/13/09.

26 10. On or about Aug 13, 2009 Defendant Alliance Funding LLC
27 willfully and negligently obtain Plaintiff's credit report
28 without Plaintiff's permission in violation of FCRA 604 and
29 Sections 1681b (a) (3) (F) as evident by the Kroll Factual Data
30 **"Report ID: A4406BX00137074"** dated 8/13/09.

31 11. On or about Aug 13, 2009 Defendant Laurenzo willfully and
32 negligently obtain Plaintiff's credit report without

1 Plaintiff's permission in violation of FCRA 604 and Sections
2 1681b (a) (3) (F) by the Kroll Factual Data "**Report ID:**
3 **A4406BX00137074**" dated 8/13/09.

4 12. On or about August 13, 2009 Defendant J B Black engage in
5 False, Misleading, or deceptive acts or practices by (a.)
6 causing confusion or misunderstanding as to the source,
7 sponsorship, approval, or certification of his services (b.)
8 causing confusion or misunderstanding as to affiliation,
9 connection, association, or certification by another; (c.)
10 use deceptive representation of designation of geographic
11 origin of services; (d.) represented that his services have
12 characteristic, ingredients, uses and benefits it does not
13 and that he has approval, status, affiliation, and connection
14 which he does not; (e.) represented that his services was of
15 a particular standard, quality, when they were not; (f.)
16 represented that agreement confers, involves rights,
17 remedies, or obligations which is does not have or which is
18 prohibited by law; (g.) failed to disclose information
19 concerning services which was known at the time of
20 transaction which if Plaintiff had known, would not have
21 entered had the information been disclosed to Plaintiff; (h.)
22 representing that services as evidence by Defendant J B
23 Black's filing a claim on Plaintiff's behalf in the wrong
24 venue/ District Court, et,. all in violation of Texas
25 Business and Commerce Code Chapter 17; Subchapter E, section
17.46 (b) (d) (2), (3), (4), (5), (7), (12), and (25).

26 13. On or about August 13, 2009 Defendant John L. Loomis &
27 Associates, PC engage in False, Misleading, or deceptive acts
28 or practices by (a.) causing confusion or misunderstanding as
29 to the source, sponsorship, approval, or certification of his
30 services (b.) causing confusion or misunderstanding as to
31 affiliation, connection, association, or certification by
32 another; (c.) use deceptive representation of designation of
geographic origin of services; (d.) represented that his

1 services have characteristic, ingredients, uses and benefits
2 it does not and that he has approval, status, affiliation,
3 and connection which he does not; (e.) represented that his
4 services was of a particular standard, quality, when they
5 were not; (f.) represented that agreement confers, involves
6 rights, remedies, or obligations which is does not have or
7 which is prohibited by law; (g.) failed to disclose
8 information concerning services which was known at the time
9 of transaction which if Plaintiff had known, would not have
10 entered had the information been disclosed to Plaintiff; (h.)
11 representing that services as evidence by Defendant J B
12 Black's filing a claim on Plaintiff's behalf in the wrong
13 venue/ District Court, et,. all in violation of Texas
14 Business and Commerce Code Chapter 17; Subchapter E, section
15 17.46 (b) (d) (2), (3), (4), (5), (7), (12), and (25).

16 14. On or about August 13, 2009 Defendant Laurenzo engage in
17 False, Misleading, or deceptive acts or practices by (a.)
18 causing confusion or misunderstanding as to the source,
19 sponsorship, approval, or certification of his services (b.)
20 causing confusion or misunderstanding as to affiliation,
21 connection, association, or certification by another; (c.)
22 use deceptive representation of designation of geographic
23 origin of services; (d.) represented that his services have
24 characteristic, ingredients, uses and benefits it does not
25 and that he has approval, status, affiliation, and connection
26 which he does not; (e.) represented that his services was of
27 a particular standard, quality, when they were not; (f.)
28 represented that agreement confers, involves rights,
29 remedies, or obligations which is does not have or which is
30 prohibited by law; (g.) failed to disclose information
31 concerning services which was known at the time of
32 transaction which if Plaintiff had known, would not have
entered had the information been disclosed to Plaintiff; (h.)
representing that services as evidence by Defendant J B

1 Black's filing a claim on Plaintiff's behalf in the wrong
2 venue/ District Court, et,. all in violation of Texas
3 Business and Commerce Code Chapter 17; Subchapter E, section
4 17.46 (b) (d) (2), (3), (4), (5), (7), (12), and (25).

5 15. On or about Aug 13, 2009 Defendant Jill Gallagher willfully
6 and negligently obtain Plaintiff's credit report without
7 Plaintiff's permission in violation of FCRA 604 and Sections
8 1681b (a) (3) (F) as evident by the Kroll Factual Data **"Report**
9 **ID: A4406BX00137074"** dated 8/13/09.

10 16. On or about August 13, 2009 Defendant Jill Gallagher
11 engage in False, Misleading, or deceptive acts or practices
12 by (a.) causing confusion or misunderstanding as to the
13 source, sponsorship, approval, or certification of services
14 (b.) causing confusion or misunderstanding as to affiliation,
15 connection, association, or certification by another; (c.)
16 represented that agreement confers, involves rights,
17 remedies, or obligations which is does not have or which is
18 prohibited by law; (d.) failed to disclose information
19 concerning services which was known at the time of
20 transaction which if Plaintiff had known, would not have
21 entered had the information been disclosed to Plaintiff; all
22 in violation of Texas Business and Commerce Code Chapter 17;
23 Subchapter E, section 17.46
24 (b) (d) (2), (3), (4), (5), (7), (12), and (25).

25 **CONCLUSION**

26
27 Plaintiff is informed and believes and thereon alleges
28 that at all relevant times each of the defendants was acting
29 within the scope and course of his or her agency and employment.
30 Plaintiff is informed and believes and thereon alleges that he
31 entered into an agreement with Defendant J B Black who
32 represented to Plaintiff that he was a credit expert who

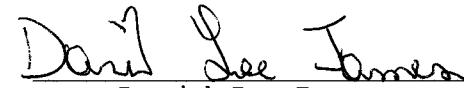
1 operated a licensed and bonded Credit Service Organization and
2 for a fee would be able to provide credit repair services for
3 Plaintiff. Defendant J B Black represented that he would also
4 provide litigation services via District Court on my behalf.

5 These representations were false and Defendant J B Black
6 knew the falsity of these statements at the time they were made.
7 Plaintiff relied on the representations of defendant and would
8 not have paid for services he would not receive. Also, Defendant
9 J B Black willfully and negligently disclosed my personal data
10 to Defendant Laurenzo of 1st Alliance Mortgage LLC/dba Alliance
11 Funding LLC, who then fraudulently order my credit reports from
12 Kroll Factual Data for a kick back from Defendant J B Black.
13 Defendant Laurenzo of 1st Alliance Funding LLC, willfully and
14 fraudulently produced loan documents in an effort to justify
15 ordering Plaintiff's credit report from Kroll Factual Data in
16 complete violation of Fair Credit Reporting Act.

17 Plaintiff believes the actions by both Defendant J B Black
18 and Laurenzo to be malicious, fraudulent and oppressive
19 justifying an award of punitive damages so that defendant and
20 each of them will not engage in such conduct in the future and
make and example of them.

21 WHEREFORE PLAINTIFF PRAYS judgment against defendants,
22 injunctive relief against J B Black and Laurenzo in accordance
23 with Texas Finance Code, Texas Business and Commerce, Fair
24 Credit Reporting Act and any and all relevant laws to include
25 referral of case to District Attorney for prosecution, punitive
26 damages according to proof, all cost incurred herein, all costs
27 for breach of contract and the value of its performance,
28 attorney fees, costs and further relief as the court deems just
29 and proper.

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3 December 14, 2009
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3 David L. James
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CLIENT AUTHORIZATION FORM

1. I/We authorize you, the client to provide to John L. Loomis & Associates P.C., Inc information including, but not limited to: social security number, employment, income, assets, divorce/separation agreements, credit history documents including bankruptcy and/or foreclosure documentation as deemed necessary.
2. I/We hereby authorize John L. Loomis & Associates P.C., Inc. to act on the Clients' Behalf to obtain and verify such information listed above. Furthermore, I/We authorize John L. Loomis & Associates P.C., Inc., to pull and re-pull credit as deemed necessary to satisfy our obligation. I/We authorize John L. Loomis & Associates P.C., Inc. to repair and work on improving credit report as requested. I/We understand that, as with any loan application there is a possibility of credit scores either demonstrating an improvement or a decrease in score. I/We understand that both John L. Loomis & Associates P.C., Inc. are acting on good faith to improve credit scores on your behalf, and hence will not hold either party liable if such incident may occur in the repair process. You the client hereby allow John L. Loomis & Associates to file a federal lawsuit on your behalf to be deemed necessary to repair your credit.
3. A copy of this authorization may be accepted as an original.

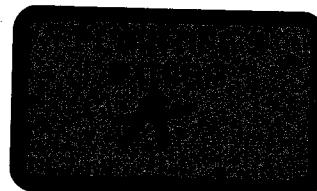
David James 8-13-09
Clients Signature Date

DAVID JAMES
Clients Name

439-15-7294
Social Security #

6735 Meadowcrest Dr. Arlington Tx. 76002
Address

08-08-1967
Date of Birth



Page 1 of 1

Kroll Factual Data		BUREAU EXPRESS		Residential Merged Credit Report			
KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE, LOVELAND, CO 80538 (800)324-5095							
1ST ALLIANCE MORTGAGE, LLC - LAURENZO 2000 NORTH LOOP WEST STE 133 HOUSTON, TX 77018 (713)626-5700 (713)626-5715		Client Tracking See, ID	Requested by Laurenzo	Report ID A4406BX00137874			
		Client Code 4406-HU1904	RF Date requested 08/13/2009 15:06:06	Charges 19.97			
Identification (as requested)							
Applicant's last name Lee		First name James	Middle name David	Suffix	DOB 08/08/1967	Social Security 439-15-7294	
Residence Information (as requested)							
Present	6735 Meadowcroft		Arlington		TX	76002	
Telephone							
File Variations							
Equifax	BX1	439-15-7294	JAMES, DAVID		08/08/1967	08/13/09 15:06	
Experian	BX1	439-15-7294	LEE, JAMES DAVID			08/13/09 15:06	
Trans Union	BU1	439-15-7294	JAMES, DAVID LEE SR		08/08/1967	08/13/09 15:06	
Credit Score Information							
586	Repository Equifax	Brand BEACON-5	Type FICO	439-15-7294	JAMES, DAVID		
	38 - Serious delinquency, and derogatory public record or collection filed						
	18 - Number of accounts with delinquency						
	20 - Length of time since derogatory public record or collection is too short						
10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts							
FACTA: Inquiries impacted this score.							
569	Repository Experian	Brand Fair Isaac V2	Type FICO	439-15-7294	LEE, JAMES DAVID		
	38 - Serious delinquency and public record or collection						
	18 - Number of accounts with delinquency						
	20 - Ratio of balance to limit on bank revolving or other rev accds too high						
10 - Time since derogatory public record or collection is too short							
FACTA: TOO MANY INQUIRIES LAST 12 MONTHS							
569	Repository TransUnion	Brand Classic 04	Type FICO	439-15-7294	JAMES, DAVID LEE SR		
	038 - Serious delinquency, and public record or collection filed						
	013 - Time since delinquency is too recent or unknown						
	010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts						
020 - Length of time since derogatory public record or collection is too short							
FACTA: Inquiries impacted the credit score.							
Public Records							
Tax Lien	BO1	Federal Tax Lien		Docket # D209093715	Amount \$23875	Status Released Status date 04/09	
		Court type		Filed 10/01/2003			
Tax Lien	BU1	Tax Lien		Docket # D203375606	Amount \$23875	Status Released Status date 04/09	
		Court type		Filed 10/08/2003			
		County Clerk		Comments			
Attorney: B17278P266 Plaintiff: INTERNAL REVENUE SERVICE							
Tax Lien	BU1	Tax Lien		Docket # F203006505	Amount \$23875	Status Released Status date 04/09	
		Court type		Filed 10/09/2003			
		County Clerk		Comments			
Plaintiff: INTERNAL REVENUE SERVICE							

inquiry Information										Payment			Balance
08/10/2009 CBDELMARVA (BQ1)										07/29/2009 HOWCOM/SUPER IMPORTS (BX1)			
08/08/2009 CBDELMARVA (BQ1)										08/08/2009 CREDIT PLUS (BX1)			
07/28/2009 TROPHY.NISS (BQ1)										08/13/2009 FDG (BU1)			
07/23/2009 DISH NETWKC (BQ1)										08/10/2009 CBD (BU1)			
07/20/2009 INVCABLE (BQ1)										07/28/2009 TROPHY.NISSA (BU1)			
07/18/2009 CONN CREDI (BQ1)										07/16/2009 CAL LP (BU1)			
06/09/2009 STERLING (BQ1)										06/08/2009 CBD (BU1)			
08/10/2009 CREDIT PLUS (BX1)													
Credit History													
CITIFINANCIAL 6074302837165738	Opened 07/07	Reported 07/09	High balance 8,521	Reviewed 25 mos	30 0	60 0	90+ 0			Passdue -0-	Payment 122X \$126		Balance 7,964
	Last active 07/09	BX1 BU1 BQ1 [Ind]	High limit —		Install (11) Unsecured								
			Unsecured										
PORTFOLIO RECOVERY AFFILIATE CAPIT78052165363892	Opened 04/09	Reported 08/09	High balance 1,496	Reviewed —	30 0	60 0	90+ 0			Passdue 1,505	Payment Collection 08/09		Balance 1,505
	Last active 08/09	BX1 BU1 BQ1 [Ind]	High limit —		Install (19) Unknown								
			Capital One National Associate; Dispute resolved - consumer disagrees; CAPITAL ONE NATIONAL ASSOCIATI; Dispute resolved - customer disagrees; Consumer disputes after resolution; Closed 08/09										
APPLIED BANK 422709379737	Opened 12/01	Reported 12/06	High balance —	Reviewed —	30 2	60 2	90+ 3			Passdue 1,087	Payment Profit & loss		Balance 1,087
	Last active 08/03	BX1 [Ind]	High limit 350		Revolv (R9) Credit card								
			Closed 12/06										
FST PREMEX 5178007613344936	Opened 10/06	Reported 07/09	High balance 540	Reviewed —	30 2	60 2	90+ 1			Passdue 540	Payment Profit & loss		Balance 540
	Last active 03/08	BX1 BU1 [Ind]	High limit Unknown	Revolv (R9) Credit card	05/08 01/08	06/08 02/08	07/08						
			Profit and loss writeoff; Closed 06/09										
ATT 27611475	Opened 02/09	Reported 05/09	High balance —	Reviewed —	30 0	60 0	90+ 0			Passdue 212	Payment Collection		Balance 212
	Last active 02/09	BQ1 [Ind]	High limit 212		Install (19) Unknown								
			Unpaid; Consumer disputed this account information; Closed 05/09										
CONN'S CREDIT CORP. 366190130	Opened 07/09	Reported 07/09	High balance 156	Reviewed 1 mos	30 0	60 0	90+ 0			Passdue -0-	Payment 012X \$13		Balance 156
	Last active 07/09	BX1 BU1 BQ1 [Ind]	High limit —		Install (11) Secured								
AMERICAN GENERAL FINAN. 3032163021497695	Opened 03/03	Reported 02/05	High balance 6,803	Reviewed 24 mos	30 0	60 1	90+ 3			Passdue -0-	Payment 036X \$ —		Balance —
	Last active 10/05	BX1 [Joint]	High limit —	Install (5) Auto				06/04 02/05	07/04 08/04				
			Paid; Closed 02/05										
AMERICAN GENERAL FINAN.	Opened 11/02	Reported 03/03	High balance 3,929	Reviewed 6 mos	30 0	60 0	90+ 0			Passdue -0-	Payment 036X \$ —		Balance -0-
	Last active 03/03	BX1 BU1 [Joint]	High limit —		Install (1) Household goods								

11021593040203859		Account closed 03/03; Refinanced												
AMERICAN GENERAL FINAN. 4031593041272787	Opened 04/03	Reported 04/05	High balance 28,067	Reviewed 73 mos	30 1	60 1	90+ 4	Pastdue -0-	Payment 180X \$ —	Balance —				
	Last active 04/08	BX1 [Joint]	High limit —	Install (I)	Secured									
	Paid; Closed 04/09													
CAP ONE 517805216536	Opened 03/02	Reported 04/09	High balance 765	Reviewed —	30 1	60 1	90+ 2	Pastdue -0-	Payment Collection 04/09	Balance -0-				
	Last active 05/04	BX1 BU1 [Ind]	High limit 325	Revolv (R)	Credit card									
	Account transferred or sold; Account transferred or sold; Purchased by another lender; Closed 04/09													
CITIMORTG 771487213	Opened 12/06	Reported 07/09	High balance 99,750	Reviewed —	30 1	60 1	90+ 2	Pastdue -0-	Payment Foreclosure Paid	Balance -0-				
	Last active 08/07	BX1 BU1 BQ1 [Ind]	High limit —	Install (I)	Mortgage (CNV)	08/07	09/07	10/07	06/07	120 days +	07/09 01/08 12/07 11/07			
	Foreclosure; Consumer disputes; Closed 04/08													
COLONIAL-MI 448981	Opened 06/03	Reported 05/09	High balance 103,555	Reviewed 16 mos	30 1	60 1	90+ 4	Pastdue -0-	Payment Paid	Balance -0-				
	Last active 02/04	BX1 BU1 BQ1 [Joint]	High limit —	Install (I)	Mortgage (FHA)	02/04	03/04	04/04	120 days +	07/04 06/04 05/04				
	Dispute resolved - consumer disagrees; Paid; Dispute resolved - consumer disagrees; Consumer disputes after resolution; Account paid; Closed 05/04													
COLONIAL-MI 197202	Opened 08/97	Reported 05/09	High balance 182,100	Reviewed 61 mos	30 1	60 0	90+ 0	Pastdue -0-	Payment 360X \$ —	Balance -0-				
	Last active 03/03	BX1 BQ1 [Joint]	High limit —	Install (I)	Mortgage	01/03								
	Dispute resolved - consumer disagrees; Refinanced; Consumer disputes after resolution; Account paid; Closed 05/03													
CREDIT UNION OF TEXAS 543069072294	Opened 03/96	Reported 04/02	High balance —	Reviewed 74 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-				
	Last active 04/02	BX1 [Ind]	High limit 2,700	Revolv (R)	Credit card									
	Account closed by credit grantor 04/02													
FIRST NATIONAL BANK 9546774	Opened 08/96	Reported 01/07	High balance 1,501	Reviewed 8 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-				
	Last active 01/07	BX1 BU1 BQ1 [Ind]	High limit —	Install (I)	Unknown									
	Account closed 01/07; Closed; Account paid; Deposit related													
JAREDS JEWELERS 3108797207	Opened 06/09	Reported 07/09	High balance —	Reviewed 2 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-				
	Last active 07/09	BX1 BU1 BQ1 [Ind]	High limit 500	Revolv (R)	Charge									

Page 4 of 8

COMPAN 82100	Opened 12/07	Reported 05/08	High balance 234	Reviewed 4 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-			
	Last active 04/08	BX1 [Ind]	High limit —	Install (1) Installment loan									
	Account closed 05/08												
C 1011382513	Opened 12/06	Reported 04/07	High balance 99,750	Reviewed 5 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment 600X \$—	Balance -0-			
	Last active 03/07	BX1 BU1 BX1 [Ind]	High limit —	Install (1) Mortgage (CNV)									
	Account transferred or sold; Account transferred or sold; Transferred to another lender; Closed 04/07												
OFFICE OF THE ATTY GEN 546359481	Opened 07/05	Reported 07/09	High balance —	Reviewed 51 mos	30 1	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-			
	Last active 06/09	BX1 BU1 BX1 [Ind]	High limit —	Install (1) Support									
	Dispute resolution pending; Consumer disputes												
TIDE FINANCE 3447146405	Opened 09/02	Reported 07/09	High balance 2,985	Reviewed —	30 —	60 —	90+ —	Pastdue -0-	Payment Profit & loss Paid	Balance -0-			
	Last active 07/09	BX1 BU1 [Cosigner]	High limit Unknown	Revol (R) Charge									
	Closed 08/04												
TOTALS		High credit	High balance					Pastdue 3,344	Payment 139	Balance 11,464			
4,087 480,122													

Creditor Information

CAP ONE PO BOX 85520, RICHMOND, VA 23285 CITIFINANCIAL (800)922-0235 PO BOX 499, HANOVER, MD 21076 CITIMORTGE (800)263-7918 PO BOX 9436, GAITHERSBURG, MD 20888 COLNIAL-ML (817)390-2366 2800 WEST FWY, FORT WORTH, TX 76102 CONN'S CREDIT CORP (409)832-1896 3295 COLLEGE ST, BEAUMONT, TX 77201 CREDIT PLUS (410)742-9551 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 CREDIT UNION OF TEXAS (972)969-9186 PO BOX 515169, DALLAS, TX 75251 FIRST NATIONAL BANK (254)934-2181 PO BOX 937, KILLEEN, TX 76540	FST PREMIER (805)357-3440 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104 JAREO'S JEWELERS 375 GHENT RD, AKRON, OH 44333 JUSTICE FINANCE COMPAN PO BOX 3970, DALLAS, TX 75208 NEW CENTURY MORTGAGE C (849)440-7030 18400 VON KARMAN AVE STE, IRVINE, CA 92612 NOWCOM/SUPER IMPORTS (817)861-2520 1102 W DIVISION ST, ARLINGTON, TX 76012 OFFICE OF THE ATTY GEN PO BOX 12017, AUSTIN, TX 78711 PORTFOLIO RECVRY AFFIL (800)772-1413 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502
--	---

TruAlert - Applicant

SocialID

SSN Validation	Deceased Flag	Potential DOB found
SSN 439-15-7294 was issued 1974 - 1974 in Louisiana	SSN 439-15-7294 has not been reported as deceased	DOB not found

Recent Change of Address found	FKA / AKA Records found
No information found.	None found.

SSN	Name	Address
439-15-7294	JAMES LAR	1605 BARCLAY DR, ARLINGTON, TX 76018

OFAC Compliance

Applicant input name checked. No similar records found in OFAC's SDN list.
File Variations
File Variations checked. No similar records found in OFAC's SDN list.

AKA Records

AKA records checked. No similar records found in OFAC's SURN list.
The TruAlert products (RiskID and SocialID) cannot be used as factors in establishing a customer's eligibility for credit, residence, or employment.

AKA

AKA: JAMES, DAVID
Similar Name: DAVID, JAMES
BX1
AKA: DAVID, JAMES
AKA: DAVID, DAVID, LEE
BU1

Comments

TransUnion Alert: Surname mismatch alert: The input surname does not match the file surname.
BU1

Fraud Search

TransUnion High Risk Fraud Alert was completed on applicant by searching applicant's name, social security number and address. No fraudulent activity was found.
BU1

Database Residence Information

				First	Last	
6735 MEADOWCREST DR	ARLINGTON	TX	76002	07/09	08/09	BQ1 BX1 BU1
121 FORT EDWARD DR	ARLINGTON	TX	760024493	06/05	06/08	BX1 BU1
311 S INDUSTRIAL BLVD APT 101	EULESS	TX	760404231	05/91	06/07	BX1
2100 S GREAT SW THE SIZZLIN STYLE PY	GRAND PRAIRIE	TX	75051	—	—	BU1

Database Employment Information

			First	Last	
121 FORT EDWARD			—	—	BQ1
	TECCOR		—	—	BQ1
TX SEMICONDUCTORS			—	—	BQ1
LEAR CORP			—	—	BU1
SELF			—	—	BU1

Summary Information

General summations	03/98 Oldest trade line date 3 Public records. 15 Number of inquiries 90 days	Payment summaries	0 Open revolving payments 130 Open installment payments 130 Total open payments
Late payments	4 Payments 30 to 59 days late 3 Payments 60 to 89 days late 11 Payments 90 to 119 days late 5 Payments 120 and over days late	Balance owed	0 Balance monthly owed 1,627 Revolving balance owed 9,837 Installment balance owed 11,464 Total balance owed
Trades numbers	1 Number of open revolving trades 3 Number of open installment trades 0 Number of balance monthly trades 4 Total number of trades	Amount past due	1,627 Revolving amount past due 1,717 Installment amount past due 0 Balance monthly amount past due 3,344 Total amount past due
Adverse trade lines	2 Number of collection trade lines 0 Number of bankruptcy trade lines 1 Number of foreclosed trade lines 3 Number of profit and loss trade lines 0 Number of repossession trade lines 12 Number of adverse trade lines 20 Total number of trade lines	High credit /balance	3,675 Revolving credit limit 4,240 Revolving high balance 456,004 Installment high balance 0 Balance monthly high balance

Information Sources

This report includes information retrieved from the following repository(ies):

Notice To Home Loan Applicant

**1ST ALLIANCE MORTGAGE, LLC - LAURENZO
2000 NORTH LOOP WEST STE 133
HOUSTON, TX 77018
(713)626-5700**

Score Date: 08/13/2009
Report ID: A4406BX00137074

James David Lee
6735 Meadowcroft
Arlington, TX 76002

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

For your convenience we have provided the addresses for the three national repositories as well as the credit score developer.

Experian PO Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com TransUnion PO Box 1000 Chester, PA 19022 (800) 916-8800 www.transunion.com Equifax PO Box 740241 Atlanta, GA 30374 (800) 885-1111 www.equifax.com Fair Isaac 200 Smith Ranch Road San Rafael, CA 94903 (800) 777-2066 www.myfico.com

*The information and credit scoring model may be different than the credit score that may be used by the lender.

Information regarding your credit score is below:

Credit Score Information					
	Repository	Brand	FICO Range	XXX-XX-7294	JAMES, DAVID
588	Equifax	BEACON 5	300-850	XXX-XX-7294	JAMES, DAVID
	38 - Serious delinquency, and derogatory public record or collection filed				
	18 - Number of accounts with delinquency				
	20 - Length of time since derogatory public record or collection is too short				
	10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts				
	FACTA: inquiries impacted this score.				
569	TransUnion	Classic 04	336-843	XXX-XX-7294	JAMES, DAVID LEE SR
	038 - Serious delinquency, and public record or collection filed				
	013 - Time since delinquency is too recent or unknown				
	010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts				
	020 - Length of time since derogatory public record or collection is too short				
	FACTA: inquiries impacted the credit score.				
	Experian	Fair Isaac V2	300-850	XXX-XX-7294	LEE, JAMES DAVID

Page 8 of 8

569.

- 38 - Serious delinquency and public record or collection
- 18 - Number of accounts with delinquency
- 10 - Ratio of balance to limit on bank revolving or other rev accs too high
- 20 - Time since derogatory public record or collection is too short

FACTA: TOO MANY INQUIRIES LAST 12 MONTHS



Department of Energy, Labor & Economic Growth

Michigan.gov
The Official State
of Michigan Website

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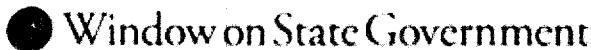
Search



CORPORATE ENTITY DETAILS

Searched for: JOHN L. LOOMIS & ASSOCIATES P.C.**ID Num:** 130397**Entity Name:** JOHN L. LOOMIS & ASSOCIATES P.C.**Type of Entity:** Domestic Professional Service Corporation**Resident Agent:** JOHN L. LOOMIS**Registered Office Address:** 900 WILSHIRE DR STE 202 TROY MI 48084**Mailing Address:****Formed Under Act Number(s):** 192-1962 327-1931**Incorporation/Qualification Date:** 8-5-1969**Jurisdiction of Origin:** MICHIGAN**Number of Shares:** 50,000**Year of Most Recent Annual Report:** 08**Year of Most Recent Annual Report With Officers & Directors:** 08**Status:** ACTIVE **Date:** Present[View Document Images](#)[Return to Search Results](#)[New Search](#)

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Susan Combs Texas Comptroller of Public Accounts



Taxable Entity Search Results

Franchise Tax Certification of Account Status

This Certification Not Sufficient for Filings with Secretary of State

Do **not** include a certificate from this Web site as part of a filing with the Secretary of State for dissolution, merger, withdrawal, or conversion. The Secretary of State will reject a filing that uses the certification from this site.

To obtain a certificate that is sufficient for dissolution, merger, or conversion, see [Publication 98-336d, Requirements to Dissolve, Merge or Convert a Texas Entity](#).

Certification of Account Status

Officers And Directors Information

Entity Information:

**1ST ALLIANCE MORTGAGE LLC
DBA ALLIANCE FUNDING LLC
2000 NORTH LOOP W STE 133
HOUSTON, TX 77018-8165**

Status:

**IN GOOD STANDING NOT FOR
DISSOLUTION OR WITHDRAWAL
through November 16, 2009**

Registered Agent:

**JILL GALLAGHER
2000 NORTH LOOP WEST, STE 133
HOUSTON, TX 77018**

Registered Agent Resignation Date:

State of Formation: DE

File Number: 0800308982

SOS Registration Date: February 25, 2004

Taxpayer Number: 13000380736

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Susan Combs Texas Comptroller of Public Accounts

Taxable Entity Search Results

Franchise Tax Certification of Account Status

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Do **not** include a certificate from this Web site as part of a filing with the Secretary of State for dissolution, merger, withdrawal, or conversion. The Secretary of State will reject a filing that uses the certification from this site.

To obtain a certificate that is sufficient for dissolution, merger, or conversion, see Publication 98-336d, Requirements to Dissolve, Merge or Convert a Texas Entity.

Certification of Account Status**Officers And Directors Information**

Entity Information:

KROLL FACTUAL DATA, INC
5200 HAHNS PEAK DR STE 200
LOVELAND, CO 80538-8853

Status:

**IN GOOD STANDING NOT FOR
DISSOLUTION OR WITHDRAWAL
through November 16, 2009**

Registered Agent:

CORPORATION SERVICE COMPANY
D/B/A CSC-LAWYERS INCO
701 BRAZOS STREET, SUITE 1050
AUSTIN, TX 78701

Registered Agent Resignation Date:

State of Formation: CO

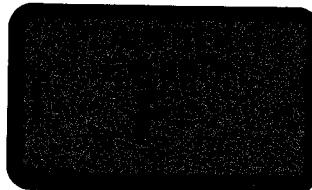
File Number: 0012873106

SOS Registration Date: September 28, 1999

Taxpayer Number: 18414499113

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CIVIL COVER SHEET

RECEIVED
U.S. DISTRICT COURT

FORT WORTH DIVISION

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS

David Lee James

TARANTO

(b) County of Residence of First Listed Plaintiff
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorney's (Firm Name, Address, and Telephone Number)

DEFENDANTS J B Black & KA James Black / James B Black
Individually, John L. Lee 2009 DEES & LEE, INC, LAURENZO,
Individually, 1st Alliance Mortgage LLC DBA Alliance Funding
LLC, Bill Gallagher, Kroll Financial INC and Doss 1-10
County of Residence of First Listed Defendant

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE
LAND INVOLVED.

4 - 09 CV - 776 - Y

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

1 U.S. Government Plaintiff 3 Federal Question (U.S. Government Not a Party)

2 U.S. Government Defendant 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)
(For Diversity Cases Only)

PTF	DEF	PTF	DEF
<input checked="" type="checkbox"/> 1	<input checked="" type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4 <input checked="" type="checkbox"/> 4
<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5 <input type="checkbox"/> 5
<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6 <input type="checkbox"/> 6

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	PERSONAL INJURY	PERSONAL INJURY	PROPERTY RIGHTS	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 362 Personal Injury - Med. Malpractice	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157	
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 365 Personal Injury - Product Liability	<input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark	
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 368 Asbestos Personal Injury Product Liability		
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Federal Employers' Liability	<input type="checkbox"/> 370 Other Fraud	SOCIAL SECURITY	
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine Liability	<input type="checkbox"/> 371 Truth in Lending	<input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g))	
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans)	<input type="checkbox"/> 345 Marine Product Liability	<input type="checkbox"/> 380 Other Personal Property Damage	FEDERAL TAX SUITS	
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 355 Motor Vehicle Product Liability			
<input checked="" type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 360 Other Personal Injury			
<input type="checkbox"/> 195 Contract Product Liability				
<input type="checkbox"/> 196 Franchise				
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS		
<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 510 Motions to Vacate Sentence		
<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 442 Employment	Habeas Corpus:		
<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 443 Housing/ Accommodations	<input type="checkbox"/> 530 General	<input type="checkbox"/> 863 DIWC/DIWW (405(g))	
<input type="checkbox"/> 240 Torts to Land	<input type="checkbox"/> 444 Welfare	<input type="checkbox"/> 535 Death Penalty	<input type="checkbox"/> 864 SSID Title XVI	
<input type="checkbox"/> 245 Tort Product Liability	<input type="checkbox"/> 445 Amer. w/Disabilities - Employment	<input type="checkbox"/> 540 Mandamus & Other	<input type="checkbox"/> 865 RSI (405(g))	
<input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 446 Amer. w/Disabilities - Other	<input type="checkbox"/> 550 Civil Rights	IMMIGRATION	
	<input type="checkbox"/> 440 Other Civil Rights	<input type="checkbox"/> 555 Prison Condition	<input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	

V. ORIGIN (Place an "X" in One Box Only)

1 Original Proceeding 2 Removed from State Court 3 Remanded from Appellate Court 4 Reinstated or Reopened 5 Transferred from another district (specify) 6 Multidistrict Litigation 7 Appeal to District Judge from Magistrate Judgment

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

VI. CAUSE OF ACTION

Brief description of cause:
Fair Credit Reporting Act Texas Finance Code & Texas Business and commerce codeVII. REQUESTED IN COMPLAINT: CHECK IF THIS IS A CLASS ACTION DEMAND \$ CHECK YES only if demanded in complaint: Yes No
UNDER F.R.C.P. 23 JURY DEMAND: Yes No

VIII. RELATED CASE(S)

IF ANY

(See instructions):

JUDGE

Magistrate

DOCKET NUMBER

3-09-CV-1661-K

DATE

SIGNATURE OF ATTORNEY OF RECORD

12-30-2009

David Lee James

FOR OFFICE USE ONLY

RECEIPT # 10243

AMOUNT \$ 350

APPLYING IFFP

JUDGE

MAG. JUDGE

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

I. (a) Plaintiffs-Defendants. Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.

(b) County of Residence. For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)

(c) Attorneys. Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".

II. Jurisdiction. The basis of jurisdiction is set forth under Rule 8(a), F.R.C.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.

United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here.

United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.

Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.

Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; federal question actions take precedence over diversity cases.)

III. Residence (citizenship) of Principal Parties. This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.

IV. Nature of Suit. Place an "X" in the appropriate box. If the nature of suit cannot be determined, be sure the cause of action, in Section VI below, is sufficient to enable the deputy clerk or the statistical clerks in the Administrative Office to determine the nature of suit. If the cause fits more than one nature of suit, select the most definitive.

V. Origin. Place an "X" in one of the seven boxes.

Original Proceedings. (1) Cases which originate in the United States district courts.

Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. When the petition for removal is granted, check this box.

Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.

Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.

Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.

Multidistrict Litigation. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407. When this box is checked, do not check (5) above.

Appeal to District Judge from Magistrate Judgment. (7) Check this box for an appeal from a magistrate judge's decision.

VI. Cause of Action. Report the civil statute directly related to the cause of action and give a brief description of the cause. **Do not cite jurisdictional statutes unless diversity.** Example: U.S. Civil Statute: 47 USC 553
Brief Description: Unauthorized reception of cable service

VII. Requested in Complaint. Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.

Demand. In this space enter the dollar amount (in thousands of dollars) being demanded or indicate other demand such as a preliminary injunction.

Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.

VIII. Related Cases. This section of the JS 44 is used to reference related pending cases if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.